Job Title:	Portfolio Analyst	Reports to:	Manager, Collections and Recovery
Unit:	Portfolio Recovery	Department:	Digital Business
Grade:	Band 3	Date:	January 2026
Job holder:		Supervisor:	Fredrick Limbeghala
Signature:		Signature:	

Job Purpose Statement

The Portfolio Analyst role is responsible for maximizing the collection and recovery of the Digital Business's outstanding portfolio through the management of internal and external channels. S/He shall be responsible for actively managing portfolio performance by reviewing, compiling, and analyzing monthly portfolio reports, identifying data patterns and trends from available information sources, interpreting the trends, and highlighting the credit risk concerns for management action.

Experienced in market research, credit risk underwriting process design, and assessment techniques in a highly digital and data-driven environment, and will work with the Portfolio and Recovery Manager in guiding the business in a manner that optimizes credit risk margins. The Portfolio Analyst shall ensure full compliance with The Credit Policy, Banking Act, and BOT Prudential Guidelines, Credit Reference Bureau (CRB) Regulations, Co-operation Agreements, and appropriate acts, regulations, guidelines that affect govern the business.

Key Accountabilities (Duties and Responsibilities)

Perspective	% Weighting (to add up to 100%)	Output
Credit Risk	50%	• Responsible for maintaining the loan portfolio within set NPL and collection targets, preparation and recommendation of strategies and reports to ensure maintenance of a quality portfolio that is within KPI targets • Monitor the performance of the total loan portfolio and escalate problem accounts to Management as defined in and guided by the Credit Policy, Processes and Procedures, and Service Level Agreement • Preparation of performance reports that indicate trends and performance of the portfolio including but not limited to reports for review by the Management and Board Credit Committees and the Central Bank of Tanzania (BOT) • Allocate and coordinate the activities of the collections teams in liaison with team leaders of Outsourced Service Providers and make recommendations on how to maximize collection, recovery, and service delivery; including timely submission of data and corresponding with CRBs for the purpose of improving repayments. • Evaluate and manage assigned credit portfolio quality through the use of in-depth quantitative and qualitative portfolio analysis of consumer and merchant lending products to assess risk & identify opportunities, and validate and refine various credit policies/processes through the use of analytics. • Ensure consistency in adherence to and effective application of established credit portfolio risk compliance systems (policies, processes, and tools) to achieve optimal efficiency and cost containment.

Customer	30%	• Support new business initiatives through the use of data analytics to develop and propose credit risk strategies for consumer and merchant credit portfolios to optimize growth and profitability within risk appetite. • Monitoring of the Quality of the services provided by outsourced services by evaluating the KPIs as per SLA including effectiveness and results of the Quality Assurance Metrics. • Perform ad-hoc creation and maintenance of reports related to underwriting operations. • Managing risk to ensure Satisfactory Audit/Risk and compliance rating on portfolio performance.
Learning and Growth	20%	• Drive the employee engagement initiatives within the department. • Maintain own high performance and personal growth. • Help the other team members to achieve their career growth plans. • Own up-to-date and actioned competency assessments and development plans. • Drive close collaboration amongst the staff with other members of the Department, and with other relevant stakeholders across the Group operating business entities to cultivate collective responsibility to achieve business goals.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	N/A
Indirect Reports	N/A

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal • In-country Commercial Lead, Product Operations Lead, Collection & Recovery Lead • Group Audit, Enterprise Risk and Credit Risk Management, Finance, Data Science, Technology, Delivery Management, Operations Team	External • Customers • Strategic Ecosystem Partners • Suppliers • Regulators • External Auditors

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make *(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.*
• Tactical: Coordinate target and SLA setting service providers
• Tactical: Identify and recommend loan accounts that require early intervention and escalation
• Tactical: Collection and recovery strategy planning
• Tactical: Risk Classification –ensure compliance with Credit Policy and Regulatory Prudential guidelines

Work cycle and impact: time horizon and nature of impact (Planning)
(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)
• Long-term – 1-2 Years (Design, recommend, and implement collection and recovery strategy outlining tactics to achieving portfolio KPIs)
• Short-erm – 6-12 Months (Monitoring of portfolio performance and MIS reporting (Management/Regulatory) based on pre-defined guidelines and thresholds)

Ideal Job Specifications

Academic:
• A Bachelor's degree preferably in Actuarial Science, Statistics, Economics, Finance or Business Administration

Professional:

JD: Digital Business, Portfolio Recovery, Portfolio Analyst

Ideal Job Specifications
- At least 2 years of banking experience with at least 6 months covering credit management and/or portfolio analysis, portfolio management, and reporting in a highly automated environment.   - Proficiency and practical experience in data analytics and use of relevant MIS, BI & MS Office applications and statistical computer languages e.g. SQL, R, Python   - Strong financial modeling, analytical, and problem-solving skills with an emphasis on data science and risk management.   - Excellent written, verbal communication, and interpersonal skills to effectively communicate with and manage expectations of internal and external stakeholders and customers.   - Decisive and solution-focused. Possesses strong analytical skills with the ability to collect, organize, and analyze significant amounts of information with attention to detail and accuracy.

Ideal Job competencies

Technical Competencies	
Risk Assessment and Identification	- Excellent at deriving key insights and patterns from stakeholder interviews and using that input to identify gaps and clarify problem statements. - Skilled at risk identification, and mapping, to break gaps down into quantifiable KRIs. - Candid knowledge of the financial sector and risk management guidelines as well as current banking and fintech operations practice.
Risk Management Design	- Excellent at breaking issues down into risk points within product and process flow design. - Deep familiarity with the bank's digital products and the relevant business processes.
Business Skills	- Ability to read and analyze financial scorecards and documents including tax returns, bank statements, financial statements, and credit reports - Apply business and economics knowledge to evaluate, manage, and advise management on financial risks - Able to manage internal partnerships and external partners to optimize the cost of risk

Behavioural Competencies	
Emotional Intelligence	Knows their own strengths and limits; are aware of their own emotions and the effect they have on others and have the self-control to keep disruptive emotions and impulses in check.
Social and Cross-cultural Awareness	Interacts with people in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that is consistent with the values of the organization.
Agile	- Able to change plans, methods, opinions, or goals in light of new information, with the readiness to act on opportunities. - Implements incentives and metrics in such a manner that enterprise transformation to agility.
Self-Development	Have a strategic approach to personal and professional development actively seeking feedback from others to which they will respond by establishing self-development goals.